



Patent  
249/156

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

#9  
1/15/02  
amr

In re Application of: ) Group Art Unit: 2876  
)  
**Carmichael et al.** ) Examiner: Jared J. Fureman  
)  
Serial No: 09/493,756 )  
)  
Filed: January 28, 2000 )  
)  
Title: A MULTI-APPLICATION SMART )  
CARD WITH CURRENCY )  
EXCHANGE, LOCATION TRACKING, )  
AND PERSONAL IDENTIFICATION )  
CAPABILITIES )  
\_\_\_\_\_ )

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**NOTICE OF APPEAL**

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

Applicant hereby appeals to the Board from the Final Office Action dated October 25, 2001, finally rejecting **Claims 1 - 46**.

Pursuant to 37 C.F.R. 1.17(b), the fee for filing the Notice of Appeal for a small entity is \$160.00.

01/11/2002 CNGUYEN 00000002 122475 09493756

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**CERTIFICATE OF MAILING**  
(37 C.F.R. §1.8a)

I hereby certify that this paper (along with any referred to as being attached or enclosed) is being deposited with the United States Postal Service on the date shown below with sufficient postage as First Class Mail in an envelope addressed to the Assistant Commissioner for Patents, Washington, D.C. 20231.

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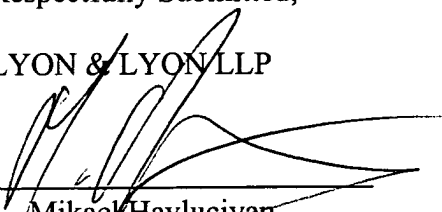
required fees. In the event any additional fees are due or any overpayment is made in connection with this submission, the Commissioner is hereby authorized to charge or credit Deposit Account No. 12-2475.

Respectfully Submitted,

LYON & LYON LLP

Dated: November 8, 2001

By:

  
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